WHAT IS CLAIMED IS:

1.   1.   A client-server security system comprising:.

2.   a client system receiving first biometric data and having a first level security

3. authorization procedure; and

4.   a server system receiving second biometric data and having a second level

5. security authorization procedure;

6.   wherein the first level security authorization procedure and the second level

7. security authorization procedure comprise distinct biometric algorithms.

1.   2.   The client-server security system of claim 1 wherein the first biometric

2. data comprises speech data.

1.   3.   The client-server security system of claim 2 wherein the speech data

2. comprises to a password.

1.   4.   The client-server security system of claim 1 wherein the second

2. biometric data comprises speech data.

1.   5.   The client-server security system of claim 1 wherein the first level of

2. security authorization comprises user verification.

1.   6.   The client-server security system of claim 1 wherein the second level

2. of security authorization comprises user identification.

1.   7.   The client-server security system of claim 1 wherein the first level of

2. security authorization comprises a neural network.

1.   8.   The client-server security system of claim 1 wherein the second level

2. of security authorization comprises Hidden Markov Models.

1.   9.   A method of performing a secured transaction on a server system

2. comprising:

3.   receiving a first level security authorization signal on the server system from a

4. client system;

5.   receiving biometric data on the server system from the client system;

6   executing a second level security authorization, the second level security
7   authorization including analyzing the biometric data using a first biometric algorithm on the
8   server system; and

9   generating a second level security authorization signal on the server system
10   when the first biometric algorithm indicates that the biometric data corresponds to one of a
11   plurality of users authorized to access the server system.

1   10.   The method of claim 9 wherein the first level security authorization
2   signal indicates that a user has been authorized on the client system by a second biometric
3   algorithm on the client system.

1   11.   The method of claim 9 wherein the first level security authorization
2   signal indicates that a user has not been authorized on a client system by a second biometric
3   algorithm on the client system.

1   12.   The method of claim 9 further comprising re-executing the second
2   level security authorization on the server system.

1   13.   The method of claim 9 further comprising receiving control
2   information from the client system.

1   14.   The method of claim 13 wherein the control information comprises a
2   verification confidence value.

1   15.   The method of claim 14 further comprising modifying an acceptance
2   threshold of the first biometric algorithm in accordance with the verification confidence
3   value.

1   16.   The method of claim 14 further comprising analyzing second biometric
2   data using the first biometric algorithm when the verification confidence value within a first
3   range.

1   17.   The method of claim 14 further comprising prompting the user for
2   additional biometric information when the verification confidence value is within a first
3   range.

1 18. The method of claim 13 wherein the control information comprises a
2 authorization limitation criteria.

1 19. The method of claim 18 further comprising restricting access to remote
2 resources in accordance with the authorization limitation criteria.

1 20. The method of claim 18 further comprising limiting allowable
2 spending amounts in accordance with the authorization limitation criteria.

1 21. The method of claim 18 further comprising limiting allowable network
2 connection time in accordance with the authorization limitation criteria.

1 22. The method of claim 9 further comprising providing access to a
2 plurality of server resources in accordance with the first and second level authorization
3 signals.

1 23. The method of claim 9 further comprising providing access to a
2 plurality of remote network resources in accordance with the first and second level
3 authorization signals.

1 24. The method of claim 9 further comprising executing an identification
2 script to obtain identification information about the user.

1 25. The method of claim 9 further comprising retrieving biometric data
2 from the client and storing the biometric data on the server for later identification of the user.

1 26. The method of claim 25 wherein the biometric data is a digital
2 fingerprint.

1 27. The method of claim 25 wherein the biometric data is a digital voice
2 print.

1 28. The method of claim 9 further comprising receiving a line quality
2 measure in the server system, and in accordance therewith, selecting one of a plurality of
3 server biometric algorithms for executing the second level security authorization.

1 29. The method of claim 9 further comprising receiving a line quality
2 measure in the server system, and in accordance therewith, loading the first biometric

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3   algorithm with a first input parameter value when the line quality measure is in a first range,

4   and loading the first biometric algorithm with a second input parameter value when the line

5   quality measure is in a second range.

1   30.   The method of claim 9 further comprising receiving a channel type

2   signal in the server system, and in accordance therewith, loading the first biometric algorithm

3   with a first input parameter value when the channel type has a first value, and loading the first

4   biometric algorithm with a second input parameter value when the channel type has a second

5   value.

1   31.   A method of performing a secured transaction on a client system

2   comprising:

3   receiving biometric data in the client system;

4   analyzing a first portion of the biometric data using a first biometric algorithm

5   on the client system;

6   generating a first level security authorization signal on the client system when

7   the first biometric algorithm indicates that the first portion of the biometric data corresponds

8   to an authorized user;

9   transmitting the first level security authorization signal and second portion of

10   the biometric data to a server system, the second portion of biometric being analyzed by a

11   second biometric algorithm on the server; and

12   accessing resources on the server system through the client system when the

13   second biometric algorithm provides a second level security authorization.

1   32.   The method of claim 31 further comprising generating a verification

2   confidence value and transmitting the verification confidence level to the server system.

1   33.   The method of claim 32 further comprising modifying an acceptance

2   threshold of the second biometric algorithm in accordance with the verification confidence

3   value.

1   34.   The method of claim 32 further comprising transmitting second

2   biometric data to the server system and analyzing the second biometric data using the second

3   biometric algorithm when the verification confidence value is within a first range.

1   35.   The method of claim 31 further comprising generating authorization

2 limitation criteria and transmitting the authorization limitation criteria to the server system.

1   36.   The method of claim 35 wherein the authorization limitation criteria

2 comprises remote resource access restrictions.

1   37.   The method of claim 35 wherein the authorization limitation criteria

2 comprises spending amount limitations.

1   38.   The method of claim 31 wherein the first portion of the biometric data

2 is speech data and the first biometric algorithm is a speaker recognition algorithm.

1   39.   The method of claim 38 wherein the speech data comprises a

2 password.

1   40.   The method of claim 31 wherein the second portion of the biometric

2 data is speech data and the second biometric algorithm is a speaker recognition algorithm.

1   41.   The method of claim 40 wherein the speech data comprises an

2 utterance.

1   42.   The method of claim 31 wherein client system is a portable media

2 player.

1   43.   The method of claim 31 wherein client system is a smart card.